

Form BLDfnd7 (12/01/2007)

## United States Bankruptcy Court

Eastern District of New York  
271 Cadman Plaza East, Suite 1595  
Brooklyn, NY 11201-1800

IN RE:

CASE NO: 1-10-46015-cec

John Rodriguez

Anita Rodriguez

101 Moreland Street  
Staten Island, NY 10306

101 Moreland Street  
Staten Island, NY 10306

Name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address.

Social Security/Individual Taxpayer ID/Taxpayer ID/Employer ID No.:

CHAPTER: 7

xxx-xx-2289

xxx-xx-5556

DEBTOR(s)

### DISCHARGE OF DEBTOR(S) ORDER OF FINAL DECREE

A petition under title 11, United States Code was filed by or against the Debtor(s) on June 28, 2010; an order for relief was entered under Chapter 7; no order denying a discharge has been granted.

It appearing that the debtor(s) is entitled to a discharge and the estate of the above named debtor(s) has been fully administered.

#### IT IS ORDERED:

- The debtor(s) is granted a discharge under Section 727 of Title 11, United States Code, (the Bankruptcy Code).
- Alan Nisselson (Trustee) is discharged as trustee of the estate of the above-named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above-named debtor(s) is closed.

BY THE COURT

Dated: July 18, 2011

s/ Carla E. Craig  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

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## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

United States Bankruptcy Court  
Eastern District of New YorkIn re:  
John Rodriguez  
Anita Rodriguez  
DebtorsCase No. 10-46015-cec  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0207-1

User: jlecky  
Form ID: 262Page 1 of 2  
Total Noticed: 34

Date Rcvd: Jul 18, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 20, 2011.

db/jdb +John Rodriguez, Anita Rodriguez, 101 Moreland Street, Staten Island, NY 10306-5144  
 aty +Windels Marx Lane & Mittendorf LLP, 156 West 56th Street, New York, NY 10019-3800  
 smg +NYC Department of Finance, 345 Adams Street, 3rd Floor, Attn: Legal Affairs - Devora Cohn,  
 Brooklyn, NY 11201-3719  
 smg +NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300, Albany, NY 12205-0300  
 smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256,  
 Albany, NY 12240-0001  
 7298923 American InfoSource LP as agent for Citibank N.A., PO Box 248840,  
 Oklahoma City, OK 73124-8840  
 6848599 +BAC Home Loans Servicing LP, c/o Rosicki, Rosicki & Associated, P.C., 51 E. Bethpage Rd.,  
 Plainview, NY 11803-4224  
 6770604 +Bac Home Loans Servi, 450 American St, Simi Valley, CA 93065-6285  
 6770605 ++COLLECT AMERICA LTD, 4340 S MONACO PKWY, 2ND FL, DENVER CO 80237-3408  
 (address filed with court: Cach Llc, 370 17th Street, Suite 5000, Denver, CO 80202)  
 6953499 +Chase Bank USA,N.A., c/o Creditors Bankruptcy Service, P O Box 740933, Dallas,Tx 75374-0933  
 6770610 +Citibankna, 1000 Technology Dr, O Fallon, MO 63368-2239  
 6793495 +First Mutual Sales Finance, c/o Law Offices of Charles A. Gruen, 381 Broadway, Suite 300,  
 Westwood, New Jersey 07675-2239  
 6770614 +First Mutual Savings B, Po Box 1647, Bellevue, WA 98009-1647  
 7000426 +PYOD LLC its successors and assigns as assignee of, Citibank, NA,  
 c/o Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +E-mail/Text: anisselson@windelsmarx.com Jul 18 2011 18:15:33 Alan Nisselson,  
 c/o Windels Marx Lane & Mittendorf LLP, 156 West 56th Street, New York, NY 10019-3800  
 smg +E-mail/Text: ustpregion02.br.ecf@usdoj.gov Jul 18 2011 18:16:22 United States Trustee,  
 Office of the United States Trustee, 271 Cadman Plaza East, Brooklyn, NY 11201-1833  
 6911665 EDI: AIS.COM Jul 18 2011 18:13:00 American Infosource Lp As Agent for,  
 Citibank (South Dakota) N.A., PO Box 248840, Oklahoma City, OK 73124-8840  
 6770606 +EDI: CAPITALONE.COM Jul 18 2011 18:13:00 Cap One, Po Box 85520, Richmond, VA 23285-5520  
 6770607 +EDI: CAPITALONE.COM Jul 18 2011 18:13:00 Capital One, P.O. Box 105474,  
 Atlanta, GA 30348-5474  
 6770608 +EDI: CHASE.COM Jul 18 2011 18:13:00 Chase/best Buy, Po Box 15298,  
 Wilmington, DE 19850-5298  
 6770609 +EDI: CITICORP.COM Jul 18 2011 18:13:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241  
 6770611 +EDI: CIAC.COM Jul 18 2011 18:13:00 Citifinancial Mortgage, P O Box 183040,  
 Columbus, OH 43218-3040  
 6770612 +EDI: CRFRSTNA.COM Jul 18 2011 18:13:00 Credit First N A, 6275 Eastland Road,  
 Brook Park, OH 44142-1399  
 6963259 +EDI: CRFRSTNA.COM Jul 18 2011 18:13:00 Credit First NA, P O Box 818011,  
 Cleveland OH 44181-8011  
 6908786 EDI: DISCOVER.COM Jul 18 2011 18:13:00 Discover Bank, Dfs Services LLC, PO Box 3025,  
 New Albany, OH 43054-3025  
 6770613 +EDI: DISCOVER.COM Jul 18 2011 18:13:00 Discover Fin Svcs Llc, Po Box 15316,  
 Wilmington, DE 19850-5316  
 7018406 E-mail/Text: bnc-genesis@quantum3group.com Jul 18 2011 18:16:23 GC Iii, LLC,  
 Quantum3 Group LLC, PO Box 788, Kirkland, WA 98083-0788  
 7030150 EDI: RMSC.COM Jul 18 2011 18:13:00 GE Money Bank, c/o Recovery Management Systems Corp.,  
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
 6828300 +EDI: BASSASSOC.COM Jul 18 2011 18:13:00 HSBC Bank Nevada, N.A., c/o Bass & Associates, P.C.,  
 3936 E. Ft. Lowell Rd., Suite #200, Tucson, AZ 85712-1083  
 6770615 +EDI: HFC.COM Jul 18 2011 18:13:00 Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253  
 6770616 +EDI: HFC.COM Jul 18 2011 18:13:00 Hsbc/bsbuy, Pob 15521, Wilmington, DE 19850-5521  
 6770617 +EDI: CBSKOHLS.COM Jul 18 2011 18:13:00 Kohls/chase, N56 W 17000 Ridgewood Dr,  
 Menomonee Falls, WI 53051-7096  
 6912805 EDI: BLINE.COM Jul 18 2011 18:13:00 Roundup Funding, LLC, MS 550, PO Box 91121,  
 Seattle, WA 98111-9221  
 6770618 +EDI: CITICORP.COM Jul 18 2011 18:13:00 Thd/cbsd, Po Box 6497, Sioux Falls, SD 57117-6497  
 TOTAL: 20

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty\* +Alan Nisselson, c/o Windels Marx Lane & Mittendorf LLP, 156 West 56th Street,  
 New York, NY 10019-3800

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0207-1

User: jlecky  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 20, 2011

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.